

# ACADEMIC YEAR 2017 – 2018



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## 20. Women and Banking Sector Reforms

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### Abstract

Empowerment of women, gender discrimination and violence against women has become subjects of serious public discourse as also sociological research in India in recent times. Several attempts have been made through the years to study the status of women in India and these studies have clearly brought out that the participation rates of women in economic activities are very low. The Draft 12th Five Year Plan document released in December 2012 has noted that there has been a consistent decline in workforce participation rate (WPR) of women since 1980s but the decline seems to have accelerated between 2004–05 and 2009–10. The decline in female labour force participation has occurred in both rural and urban areas, though the decline is much sharper in rural compared to urban areas. The present case study highlight how banking sector reforms had helped women to progress in all fields in detail.

**Keywords:** Empowerment, Women, Banks.

### Introduction:

Banking is a profession involving financial intermediation through the creation of a system where surplus and deficit economic units are exchanged. Bankers are expected to show a thorough knowledge, grasp and understand of their work, must be ethically upright, skilled and disciplined and should not abuse the unique fiduciary position the profession maintains in economic society. For years; women in India have almost silently supported the stability of our society's cultural institutions and the continuities and consistencies of their ethos. However, today, the contours of the world we live in are changing dramatically. The space for growing up and living has new co-ordinates. Educated, armed with knowledge and skills, women are entering in a big way the world of occupation, career, profession, competition and achievements in their own right and are creating a space where the emphasis is on expressing themselves and being accepted as independent, autonomous beings. Women are now more confident about their ability to discover

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and identify their personal capabilities as also to discover a vision of life beyond that defined by social structures and the network of relationships. Today, they encounter the possibility of creating a world beyond their visible horizons and boundaries. The first was the enactment of the Banking Regulation Act, 1949 which brought in a comprehensive and formal structure of bank regulation and supervision in India. The nationalization of banks in our country in 1969 marked the second such point. It generated forces that took banking beyond the elite class to the masses. It led to the establishment of a very substantial infrastructure across the geographical expanse of the country and was, thus, a critical trigger for financial outreach of institutions and empowerment of the common man. The third inflexion point in banking was the financial sector reforms initiative that was launched in the early 1990s.

**Objectives of the study:**

1. To understand the role of women in banking.
2. To study the banking sectors reforms for women in general.

**Limitations:**

1. The study is limited to case study method only.

**Success Story in Banking Reforms:**

The fuss about the first woman to head the venerable State Bank of India (SBI) has subsided. Without doubt, it was an event worth noting, even if before Arundhati Bhattacharya got to that post, many other women had made it to the top position of several banks, both public and private. There are, however, two different aspects of women and banks that are far more relevant than the ascendancy of one or several women to the top ranks. One is the rather obvious issue of why so few women still break through the glass ceiling in India. The women professionals who have succeeded are still the exceptions. For every one of them, there are many who were pushed out, pushed down or voluntarily gave up because they could not be super women.

In fact, many of the women who have risen to the top in the **banking** sector acknowledge that what helped are the pro-active, pro-women policies that some banks adopted a couple of decades back. This allowed women, who had the potential to advance in their careers as managers to opt for flexible hours or even a couple of years away from work because of familial responsibilities. Instead of penalising them for the additional roles they are compelled to play because they are women, these organisations facilitated them. As a result, many of these women

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were able to pick up where they left off and still do well. So women's success in the banking sector is not entirely accidental.

The other, more relevant, question for the vast majority of Indian women is why banking is seen as such a natural fit for them. Women are better at managing banks, we are told, because they are more meticulous, more cautious, and wiser in money management. Why women have become like this, if indeed the stereotype is true, is not discussed enough.

By nature, neither men nor women are better bankers. It is ridiculous to suggest that biology determines something like this. But society surely does. Our society virtually forces the majority of women to be more careful about finances because they know that the burden of trying to balance the household budget inevitably falls on their shoulders.

It is also true that because women have no control over the income of their husbands, they tend to manage carefully whatever is given to them to run the house. Once again, this is not a responsibility of their own. Being thrifty is not a choice, it is a necessity.

Even women who have independent incomes often find in our patriarchal households that it is their fathers, their husbands and even their brothers who control the way they spend the money they have earned. So financial independence is not a reality for the majority of women, even if they are in paid employment. And I am not speaking only of poor women.

The fact that so many women responded to the self-help groups and savings programmes launched in the 1980s was not really surprising. That even the poorest of them were willing to put aside something towards savings was because these women knew the value of having something available over which they would have some control.

However, even though the self-help groups were successful initially, the reality today is that the vast majority of women still cannot access formal banking services. Whereas the informal savings groups allow them some credit for emergencies, or as an advance for their small businesses, many women cannot access these services from scheduled banks easily. The reason women cannot avail of bank credit is because the majority of them own too little to put down as collateral. Only 13 per cent of women own agricultural land although their work produces most of the grain and dairy produced in this country. The figures for home ownership would not be very different.

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If the first woman to head the SBI in its 206-year-old history has stirred some interest in the subject of women and banking, that is all for the good, so long as it moves beyond personalities to the real-life issues that face millions of women.

Sources: The Hindu dated May 27, 2016

**Analysis of the Case:**

1. The appointment of Arundhati Bhattacharya as the head of State Bank of India should prompt a closer look at the financial restraints of millions of Indian women.
2. Even the forthcoming Bharat Mahila Bank will not make a dent in this reality anytime soon.
3. Women can still break through the glass ceiling in India.

**Conclusion:**

Women may have taken up work for various reasons, but once they become employees, they have a specific role to play in the organization. Their understanding of this role would guide their reactions and their attempts to solve some of the problems which generally management faces. It can be observed that women come to organizations with certain preconceived notions, which would prove counterproductive. These perceptions stem from the accepted role priorities. For instance, men had always been the bread winners; hence women would not take this as their primary responsibility and adopt a more casual approach. For women in India, such emphasis has significance in over long years and endeavors much awaited prospects in Banking Industry.

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